



MORSE'S  
EDUCATIONAL  
SYSTEM

AND THE

Natural Movement  
Method

OF

Practical Writing

BY W. A. WHITEHOUSE

THE MORSE CO.

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ARRANGED BY GRADES

## INTRODUCTORY

**The Prime Object** of every Writing Book should be to lead the pupil ultimately to write in a plain, easy and rapid style, which can only be done by a thorough drill in the use of the large muscles of the upper and fore arms. No other process is practical. Beautiful script letters, slowly drawn with thumb and fingers, can never meet the demands of the day.

**To the Teacher.**—In this Book are parts One, Two and Three. **Part One** is a Compendium containing copy-slips for class work, numbered from 1 to 16 inclusive, which are to be taken from the back of the book and separated. These copy-slips not only give a useful and scientific arrangement of letters, but they present the only *practical* method of producing them known to those who use the pen for writing. One special feature of the Compendium is its large number of copies for movement drill on the small letters, and another is its cuts which illustrate the vital points that pupils should understand.

**Part Two** contains **Social Forms** (pages 17 to 26 inclusive) carefully selected and arranged. As most pupils in their

## SUGGESTIONS.

course of study seldom meet these forms except in the writing class, they should there receive careful study and ample practice.

**Part Three** contains **Business Forms** (pages 27 to 40 inclusive), which are so logically arranged as to be easily understood by every pupil. Each commercial transaction, with the Business Form that is connected with it, is definitely and clearly explained in notes that accompany the forms.

**Many teachers** rarely come in contact with commercial papers, and for this reason special foot notes, "To Teachers," have been inserted, which will greatly aid them in successfully directing class work.

A **Business Transaction** is an exchange of values between persons. In business, these Transactions are usually made by means of commercial papers such as Notes, Checks, Drafts, etc.

Although a slight difference in the form of notes and some other commercial papers prevails in the States, yet, in the main, the Business Forms given in this book are those in common use throughout the country.

**A Bill of Goods** is an itemized statement of goods bought, with price, amount and date of purchase. (*See page 32.*)

**A Due-bill** is a written acknowledgment of indebtedness. (*See page 31.*)

**An Order** is a written request given by one person to another, directing the latter to turn over to a third person, money or its equivalent.

(*See page 30.*)

(1) Order on Storehouse for goods.

ATLAS STORAGE COMPANY.  
20-22 Atlantic Avenue.

Boston, Mass., Aug. 25, 1903.

Please deliver to C. E. Delano or order  
1 hhd. N. O. Molasses      N. O. 72  
20 bbis. XXX Flour      XXX 73  
and oblige                      Hale & Yerxa.

(2) Order for Money.

Boston, Mass., Aug. 31, 1903

Mr. C. E. Delano  
Please pay to Mr. J. K. Soule  
Sixty Dollars (\$60)  
and charge to our account.  
Hale & Yerxa.

(3) Order for Goods.

Boston, Mass., Sept. 8, 1903

Messrs. Chase & Sanborn  
Please deliver to M. D. Lewis or order  
100 lbs. Coffee  
and charge to our account.  
Hale & Yerxa.

**A Bank Check** is a written order given by a depositor to his bank to pay a certain sum of money to a person named, or to his order. (*See page 33.*)

(1) Bank Check. Favor of Hale & Yerxa.

Bangor, Me., May 4, 1903

PENOBCOT NATIONAL BANK  
Pay to the Order of Hale & Yerxa \$481.75  
Four Hundred Eighty-one 75 Dollars.  
No. 156                      G. E. Zaner & Co.

(2) Bank Check. Elias Rice, payee.

Boston, Mass., Sept. 15, 1903

GLOBE NATIONAL BANK  
Pay to the Order of Elias Rice \$281.30  
Two Hundred Eighty-one and 30 Dollars.  
No. 101                      Hale & Yerxa.

(3) Bank Check.

Favor of Chase & Sanborn.

Boston, Mass., Sept. 19, 1903

GLOBE NATIONAL BANK

Pay to the Order of Chase & Sanborn \$901.85  
Nine Hundred One and 85 Dollars.  
No. 102                      Hale & Yerxa.

**Negotiable Papers** are written obligations that may be bought and sold, as Notes, Drafts, etc.

**A Promissory Note** is a written promise to pay a specified sum of money at a fixed time.

**A Demand Note** is payable on demand of the payee.

**A Negotiable Note** may be transferred by the payee's indorsement. If the words "or order" are omitted, the note is not negotiable.

**Time Notes** are payable at the expiration of the time named therein, or three days after if grace is allowed.

The **Maker** of a note makes the promise to the payee, or to his order.

Everybody should know the correct forms demanded by the courtesies of social and business life, and be able to give them written expression with grace and beauty.

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SOCIAL FORMS

(18)

LETTER OF CONGRATULATIONS. Herbert Waterman, upon hearing that his friend Roy Perkins, had been chosen valedictorian and also that he had secured the highest rank in the college tests, wrote the following note of congratulations.

(VIII)

Part Two

Columbus, Ohio, June 17, 1903.

Dear Roy,

Please accept my hearty congratulations on your brilliant success at the college examinations. You may expect me at the graduation exercises to hear your valedictory.

Your sincere friend,

Herbert Waterman.

Columbus, Ohio, June 17, 1903.

Dear Roy,

Please accept my hearty congratulations on your brilliant success at the college examinations. You may expect me at the graduation exercises to hear your valedictory.

Your sincere friend,

Herbert Waterman.

SOCIAL FORMS

NOTE OF CONGRATULATIONS. Julia Dean receives the following note from Alice

Spence, her school-mate.

(VIII)

(19)

Dallas, Jan. 4, 1904.

Dear Julia,

On this sixteenth anniversary of  
your birthday let me add my good wishes  
to those of your numerous friends.

I hope that you may enjoy many  
happy returns of the occasion.

Cordially yours,

Alice Spence.

Dallas, Jan. 4, 1904.

Dear Julia,

On this sixteenth anniversary of  
your birthday let me add my good wishes  
to those of your numerous friends.

I hope that you may enjoy many  
happy returns of the occasion.

Cordially yours,

Alice Spence.

SOCIAL FORMS

(20)

LETTER OF SYMPATHY. A diploma in Penmanship was awarded all the pupils passing a satisfactory test in a certain Business College. John was successful. Erastus made a failure but received the following from his friend John.

VIII G

Kansas City, Mo., Feb. 10, 1905.

My dear Erastus,

Part Two

Please accept my sympathy in your failure to secure a diploma in Penmanship. The fact that you have only devoted a few weeks to the study is ample excuse. Wishing you success in future efforts, I remain,

Your true friend,

John Janer.

Kansas City, Mo., Feb. 10, 1905.

My dear Erastus,

Please accept my sympathy in your failure to secure a diploma in Penmanship. The fact that you have only devoted a few weeks to the study is ample excuse. Wishing you success in future efforts, I remain,

Your true friend,

John Janer.

LETTER OF ACKNOWLEDGEMENT. Jennie, a young lady at school, writes the following letter of acknowledgement after receiving a dictionary from her uncle.

21

679 Jefferson St.,

Denver, Col., Jan. 5, 1904.

My dear Uncle,

I heartily thank you for the excellent dictionary received to-day. It is just what I have long needed in school and it will constantly remind me of the kindness of one whose esteem I value so highly.

Your niece,

Jennie Rice.

679 Jefferson St.,

Denver, Col., Jan. 5, 1905.

My dear Uncle,

I heartily thank you for the excellent dictionary received to-day. It is just what I have long needed in school and it will constantly remind me of the kindness of one whose esteem I value so highly.

Your niece,

Jennie Rice.

SOCIAL FORMS

INFORMAL LETTER OF INVITATION.

(22) letter to Ruth King.

Theresa Kellogg writes the following

VIII

My dear Ruth,

We are to have an informal gathering of a few friends next Wednesday evening at seven o'clock, to meet Ethel Binney, who has just returned from London. Will you not be one of the number?

Sincerely yours,

Theresa.

72 Richdale Avenue,  
August 4, 1904.

My dear Ruth,

We are have an informal gathering of a few friends next Wednesday evening at seven o'clock, to meet Ethel Binney, who has just returned from London. Will you not be one of the number?

Sincerely yours,

Theresa.

72 Richdale Avenue,

August 4, 1904.

Mr. Snow, (page 25) accepts, while Mr. White, (page 26) sends a letter of regret.

Mr. and Mrs. Wm. True request the pleasure of Mr. John Snow's company at dinner on Tuesday evening, June tenth.  
Seven o'clock.

276 Pine Avenue, June third.

Mr. and Mrs. Wm. True request the pleasure of Mr. John Snow's company at dinner on Tuesday evening, June tenth.

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Seven o'clock.

276 Pine Avenue, June third.

Mr. and Mrs. Wm. True request the pleasure of Mr. John Snow's company at dinner on Tuesday evening, June tenth.

Seven o'clock.

276 Pine Avenue, June third.

Mr. John. Snow presents his compliments to Mr. and Mrs. Wm. True and accepts with pleasure their kind invitation for Tuesday evening.

462 Katahdin Street, June fourth.

Mr. John Snow presents his compliments to Mr. and Mrs. Wm. True and accepts with pleasure their kind invitation for Tuesday evening.

462 Katahdin Street, June fourth.

Mr. John Snow presents his compliments to Mr. and Mrs. Wm. True and accepts with pleasure their kind invitation for Tuesday evening.

462 Katahdin Street, June fourth.

Mr. John Snow presents his compliments to Mr. and Mrs. Wm. True and accepts with pleasure their kind invitation for Tuesday evening.

462 Katahdin Street, June fourth.

SOCIAL FORMS

LETTER OF FORMAL REGRET. Mr. White's answer to a formal invitation similar to

(26) the one on page 24.

(VIII)

Part Two

Mr. Carl C. White presents his compliments to Mr. and Mrs. Wm. True and regrets exceedingly that a previous engagement will prevent the acceptance of their kind invitation for Tuesday evening.

274 Eastern Avenue, June fourth.

Mr. Carl C. White presents his compliments to Mr. and Mrs. Wm. True and regrets exceedingly that a previous engagement will prevent the acceptance of their kind invitation for Tuesday evening.

274 Eastern Avenue, June fourth.

Mr. Carl C. White presents his compliments to Mr. and Mrs. Wm. True and regrets exceedingly that a previous engagement will prevent the acceptance of their kind invitation for Tuesday evening.

274 Eastern Avenue, June fourth.

The Business Forms, or Papers, and the Commercial Transactions on the following pages are arranged progressively and in the order in which one would be likely to meet them upon entering business. To give more of the character of actual business, each pupil is to write Hale & Yerxa in answer to their advertisement, (which appears in the Morning Herald and a copy of which is here given), applying for the position. Every member of the class is supposed to secure WANTED—A young man or woman, 15 to 17 years of age, as assistant in our office. Evidence of integrity must be furnished. Good penmanship and accuracy in figures are essential. Address Hale & Yerxa 1859 Washington St., Boston Mass.

**WANTED**—A young man or woman, 15 to 17 years of age, as assistant in our office. Evidence of integrity must be furnished. Good penmanship and accuracy in figures are essential. Address Hale & Yerxa 1859 Washington St., Boston Mass.

this position and in order that the Business Forms may be better understood, each pupil is to become an assistant in Hale & Yerxa's office.

**To the Teacher.**—It will be found necessary to have the pupils write a number of answers to the above ad-  
e-  
ment on loose paper before copying it in the writing book.

## BUSINESS FORMS

### (1) Quotations of Prices

## (2) Letter ordering Goods

On Aug. 8, 1903, C. E. Quincy & Co., 470 Union Sq., N.Y. City, write your firm, Hale and Yerxa, quoting price on 500 bbls. XXX Flour at \$4; 100 bbls. Granulated Sugar at 5 cts.; 500 cans Delaware Peaches at 15 cts.; F. O. B., Boston. Ninety day note.



Boston, Mass.,

Aug. 10, 1903.

C. E. Quincy & Co.,

New York, N. Y.

Gentlemen;—Please ship the following as per quotations of Aug. 8.

500 bbls. XX X Flour @ \$4.00

100 ,,, Granulated Sugar ,,, 5¢

.500 qt. cans Delaware Peaches .. 15¢

Yours truly,

Hale & Yerxa: p.a.\*

(Copy in blank below.)



Boston, Mass.,

19

A Sales Book contains a record of all merchandise *sold*.

A Purchase Book is really a transcript of invoices of merchandise *bought*.

### PURCHASE BOOK

#### HALE & YERXA

Aug. 14, 1903.

<b>C. E. Quincy &amp; Co.,</b>	
470 Union Sq., New York	
500 bbls. XXX Flour, (*)	\$4.00
100 bbls. G. Sugar (40,000 lbs. net),	.05
500 cans Del. Peaches,	.20
Note 90 days.	
—12—	
<b>James Cotman &amp; Co.,</b>	
1878 James St., Richmond, Va.	
100 bbls. Haxall Flour,	\$4.00
200 sacks Peanuts (3 bu. ea.),	per bu. 1.75
Draft 90 days.	
—12—	
<b>W. L. Huxter &amp; Co.,</b>	
7 Kent St., New Orleans, La.	
20 hhd. N. O. Molasses (120 gal. ea.), (*)	22½ c
1½ off 30 days or to days net.	
—12—	
<b>J. I. Venner &amp; Son,</b>	
71 Lake Ave., Chicago, Ill.	
300 cases Quaker Oats (36 lb. each),	\$3.24
100 tubs Butter (50 lbs. each),	.20½
Note 6 mo. Int. 6%.	
—14—	
<b>Tripp &amp; Underhill,</b>	
42 Orange St., San Francisco, Cal.	
100 cases (4 dozen ea.) Columbia Salmon,	
per dozen,	\$1.53
2000 lbs. Eng. Walnuts,	.06½
100 boxes Raisins (20 lbs. ea.),	.09
Note 4 Mos.	
—18—	
<b>Elias Rice, Sweet's Road,</b>	
Freedom, N. H.	
1000 lbs. Cheese,	
2000 lbs. Evaporated Apples,	
3% off cash 30 days.	
—20—	
<b>Chase &amp; Sanborn,</b>	
City	
50 Chests Tea (48 lbs. ea.),	\$0.33½
500 lbs. Coffee,	.234
2% off cash 30 days.	

### SALES BOOK

#### HALE & YERXA

Aug. 17, 1903.

<b>Cobb, Aldrich &amp; Co.,</b>	
City.	
20 bbls. XXX Flour,	\$4.50
5 bbls. G. Sugar (2,000 lbs. net),	.05½
30 days.	
—17—	
<b>C. E. Delano,</b>	
City.	
5 bbls. G. Sugar (2,000 lbs. net),	\$0.05½
25 cans Del. Peaches,	.25½
30 days.	
—17—	
<b>Sullivan &amp; Read,</b>	
City.	
20 tubs Butter (50 lbs. ea.),	\$0.23½
50 bbls. XXX Flour,	4.65
10 bbls. G. Sugar (4,000 lbs. net),	.05½
30 days.	
—17—	
<b>G. E. Zaner &amp; Co.,</b>	
75 Main St., Bangor, Me.	
50 bbls. XXX Flour,	\$4.75
10 bbls. G. Sugar (4,000 lbs. net),	.05½
50 qt. cans Del. Peaches,	.25½
30 days.	
—20—	
<b>W. S. Thomson,</b>	
9 Oliver St., Providence, R. I.	
10 bbls. Haxall Flour,	\$5.25
1 hhd. N. O. Molasses (120 gal.),	.35
50 cases Quaker Oats (36-lb. each),	4.00
25 cases Columbian Salmon (4 doz. ea.),	
per doz. 2.16	
500 lbs. Eng. Walnuts,	.18½
250 lbs. Cheese,	.17½
Sight Draft.	
—20—	
<b>J. C. O'Brien,</b>	
20 Line Ave., Hartford, Conn.	
5 bbls. XXX Flour,	\$5.12½
100 lbs. Cheese,	.15½
5 bbls. G. Sugar (2000 lbs. net),	.06
Demand note	
—25—	
<b>C. E. Delano,</b>	
City.	
1 hhd. N. O. Molasses (120 gal.),	\$0.35½
20 bbls. XXX Flour,	4.82½
30 days.	

### SALES BOOK

#### HALE & YERXA

Sept. 1, 1903.

<b>H. A. Dunn &amp; Co.,</b>	
10 Hill St., Hartford, Conn.	
20 cases Quaker Oats (36-2 lbs.),	\$4.10
10 bbls. Haxall Flour,	5.10
Draft 10 days' sight.	
—2—	
<b>C. E. Delano,</b>	
City.	
10 bbls. Haxall Flour,	\$4.95
2 hhd. N. O. Molasses (120 gal. ea.),	.37½
50 cases Quaker Oats (36-2 lbs.),	4.05
30 days.	
—2—	
<b>G. E. Zaner &amp; Co.,</b>	
Bangor, Me.	
3 hhd. N. O. Molasses (120 gal. ea.),	\$0.35½
20 cases Columbian Salmon (4 doz. ea.),	per doz. 2.16
5 chests Tea (48 lbs. ea.),	.42½
30 days.	
—3—	
<b>M. D. Lewis,</b>	
City.	
10 tubs Butter (50 lbs. ea.),	\$0.23½
10 cases Columbian Salmon (4 doz. ea.),	per doz. 2.10
12 boxes Raisins (20 lbs. ea.),	.11
On account.	
<b>W. S. Thomson,</b>	
Providence, R. I.	
10 bbls. G. Sugar (4,000 lbs. net),	\$0.05½
50 cans Del. Peaches,	.26½
100 lbs. Coffee,	.28½
Draft 20 days' sight.	
—4—	
<b>J. C. O'Brien,</b>	
Hartford, Conn.	
1000 lbs. Evap. Apples,	\$0.30½
10 bbls. XXX Flour,	4.97½
Note 4 months' interest at 6%.	
—5—	
<b>W. K. Lemont,</b>	
16 Granite St., Portland, Me.	
10 cases Columbian Salmon (4 doz. ea.),	per doz. \$2.16
5 chests Tea (48 lbs. ea.),	.47½
100 lbs. Coffee,	.28½
Sight Draft 1½ off.	

To the Teacher—As the Pupil Assistant is now in the employ of Hale & Yerxa, as an office clerk, he will be directed by the bookkeeper, and will make out only business papers belonging to this firm. Beginners should make out business papers for a single firm only. In this way they acquire clear ideas of the business operations in which they are supposed to be engaged. (\*) Aug. 18, Hale & Yerxa have a part of these goods placed in storage by the Atlas Storage Co. A Receipt for these goods will be found on page 40.

The Sales and Purchase Books will afford most excellent drill for the class in their correlation of number work and penmanship. As the custom regarding days of grace and business methods differs in different states, the pupil should acquaint himself with local custom and conform therewith.

## BUSINESS FORMS

30

Orders: Aug. 25, 1903 C. E. Delano sends his team to Hale & Yerxa for 1 hhd. N. O. Molasses and 20 bbls. XXX Flour. Hale & Yerxa give an Order on the Storehouse for these goods.

(Write this Order in blank below)

G  
 Part Three

(1) Order on Storehouse for Goods,

## ATLAS STORAGE COMPANY

20-22 Atlantic Avenue

Boston, Mass., Aug. 25, 1903.

Please deliver to C. E. Delano or order

1 hhd. N. O. Molasses

20 bbls. XXX Flour

and oblige Hale &amp; Yerxa

{ Marks &amp; Numbers }

Aug. 31, 1903 Hale & Yerxa owe their truckman, J. K. Soule, \$60, but not having that amount available they give him an Order on C. E. Delano, who owes them.

(Write the Order for \$60 in blank below)



Boston, Mass., Aug. 31, 1903.

(2) Order for Money,

Mr. C. E. Delano,

Please pay to Mr. J. K. Soule

Sixty Dollars (\$60).

and charge to our account.

Hale &amp; Yerxa.

Sept. 8, 1903 M. D. Lewis sends his team to Hale & Yerxa for some Coffee and Teas which they do not keep and so they give to the teamster an Order on Chase & Sanborn for these goods.

(Write this Order below)



Boston, Mass., Sept. 8, 1903.

(3) Order for Goods,

Messrs. Chase &amp; Sanborn,

Please deliver to M. D. Lewis, or order

100 lbs. Coffee

and charge to our account.

Hale &amp; Yerxa.

To the Teacher:—Great care should be taken in explaining these Orders and their relations to the business transactions. (The correct wording and arrangement will be found under "Orders" on cover page.)

(1) \* Invoice.

## BUSINESS FORMS

(2) Due-bill. (Payable in money or merchandise)

31

Aug. 14, 1903 C. E. Quincy & Co., New York, ship the goods ordered by Hale & Yerxa, Aug. 11, and send the following bill.

New York,

August 14, 1903.

C. E. Quincy &amp; Co.



Sold to

Hale &amp; Yerxa

Terms: Note 90 days

(1) Invoice

	500 bbls. X X X Flour	\$4.00	2000			
	100 , Sugar, 40000 lbs. net. 05		2000			
	500 cans Del. Peaches	: 20	100			
						4100.00

Hale & Yerxa owe H. O. Rawson, who does not care for immediate payment, and so he is given a Due-bill to settle the account.

Boston, Mass., Aug. 31, 1903.

Due H. O. Rawson Sixty Dollars, in cash or in goods at our store.

Hale &amp; Yerxa

(Copy this Due-bill in blank below)



Boston, Mass., 19

(2) Due-bill

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To the Teacher;— \* It is customary in business for a firm to distinguish between detailed statements of purchases and sales by calling the former "Invoices" and the latter "Bills."

The pupil is not to copy this Invoice but examine it to see whether the figuring is correct.

The Due-bill is made out on Hale & Yerxa's letter heads.

## BUSINESS FORMS

32

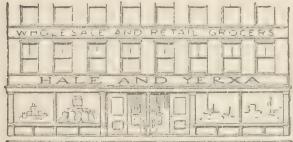
Bill of Goods. Aug. 17, 1903 Hale & Yerxa receive a letter from G. E. Zaner & Co., 75 Main St.,  
Bangor, Me. ordering 50 bbls. XXX Flour at \$4.75; 10 bbls. G. Sugar at 5 $\frac{1}{2}$  cts.; 50 qt. cans Delaware Peaches at  
28 $\frac{1}{2}$  cts. The correct form of the bill follows.

VIII  
Part Three

Boston, Mass.,

August 17, 1903.

Messrs. G. E. Zaner &amp; Co.



Terms 30 days

Wholesale & Retail Grocers,  
1859 Washington St.

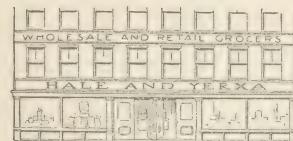
Bill of Goods

	50	bbls. X X X Flour	\$4.75	237	50		
	10	„ G. Sugar, 4000 lbs net	.05 $\frac{3}{4}$	230	00		
	50	qt. cans Del. Peaches	.28 $\frac{1}{2}$	14	25		
						481	75

(Copy the above Bill in blank below.)

Boston, Mass.,

19



Terms \_\_\_\_\_

Wholesale & Retail Grocers,  
1859 Washington St.


To the Teacher.—In most classes some pupil will be found who has a printing press and will print bill-heads with the name (Hale & Yerxa) for class use.

It is customary when a name appears on a bill as "G.E.Zaner & Co.," to write it larger than in ordinary correspondence.

BUSINESS FORMS  
Bank Checks

Sept. 16, 1903 Hale & Yerxa receive a letter from G. E. Zaner & Co., Bangor, Me., inclosing their bill of Aug. 17, for \$481.75 and a Check to cover same. This Check is given below.



Bangor, Me., May 11, 1903.  
**Penobscot National Bank**

Pay to the Order of Hale & Yerxa \$481.75  
 Four Hundred eighty-one .75 Dollars  
No. 156 G. E. Zaner & Co.

Hale & Yerxa have money on deposit at the Globe National Bank of Boston. Draw a Check in favor of Elias Rice for \$281.30 to pay for goods ordered and received from him in August. See Purchase Book, page 29. Date Check Sept. 15, 1901.



Boston, Mass., 19.

**Globe National Bank**

Pay to the Order of \_\_\_\_\_ \$ \_\_\_\_\_  
 \_\_\_\_\_ Dollars  
 No. \_\_\_\_\_

Draw a Check for \$901.85 in favor of Chase & Sanborn, Dated Sept. 19, 1903. See Purchase Book, page 39.



Boston, Mass., 19.

**Globe National Bank**

Pay to the Order of \_\_\_\_\_ \$ \_\_\_\_\_  
 \_\_\_\_\_ Dollars  
 No. \_\_\_\_\_

To the Teacher:—Bank Checks are usually printed in book form with a "stub" at left on which, when a Check is used, the date, name of payee, amount, etc. are recorded for reference. Show a Check Book to the pupils.

**BUSINESS FORMS**

**Check Indorsements,—(1) For Deposit, (2) In Full, (3) In Blank**

(1) After Hale & Yerxa's firm signature is placed on the back of Check it is said to be "Indorsed" and they will deposit it in their bank.

G  
VIII

(1) Indorsement for Deposit :

<i>Pay to the order of Globe Nat. Bank. Hale &amp; Yerxa.</i>									
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(2) Mr. Rice, upon receiving this Check from Hale & Yerxa, gives it a "Full Indorsement" and sends it to Mr. Topliffe, whom he owes. Mr. Topliffe must also Indorse it before collecting.

(2) Indorsement In Full

<i>Pay to the order of Calvin Topliffe. Elias Rice.</i>									
---	--	--	--	--	--	--	--	--	--

(3) Chase & Sanborn give the following Indorsement on this Check which they receive from Hale & Yerxa, after which they will collect or deposit it.

(3) Indorsement In Blank

<i>Chase &amp; Sanborn</i>									
----------------------------	--	--	--	--	--	--	--	--	--

To the Teacher;—Have the pupils understand that the holder of a check must write his name across its back before presenting it for payment. The lines will afford an opportunity for practice.

**BUSINESS FORMS**  
 (1) Bank Deposit Slip      (2) Sight Draft

35

Sept. 19, 1903 the Pupil Assistant is sent about the city to collect bills now due for goods sold Aug. 17, which will be found on page 29 of Sales Book. Cobb, Aldrich & Co., pay by check on the Commercial National Bank \$150 and Bank Bills \$50; C. E. Delano pays in gold \$40, bills \$50 and silver \$31.30; Sullivan & Read pay by check on Somerville National Bank \$687.50. The Pupil Assistant is then sent to the Globe National Bank to deposit his collections together with check from Zaner & Co., received Sept. 17, and to leave the Sight Draft (2) with the "Collections Clerk" for collection. The Receiving Teller at the bank will require the amount to be deposited placed on a paper called the "Deposit Slip" (1) in the following manner.—

**DEPOSITED IN****GLOBE NATIONAL BANK**

By Hale & Yerxa  
Boston, Sept. 19. 1903.

Each Check must be endorsed, and listed separately.

Bills	100
Silver	31 30
Gold	40
Checks	
Commercial Nat.	150
Somerville	" 687.50
Penobscot	" 1481.75
	1490.55

(Copy same in blank at right.)

**DEPOSITED IN****GLOBE NATIONAL BANK**

By \_\_\_\_\_  
Boston, \_\_\_\_\_ 19

Each Check must be endorsed, and listed separately.

Bills	
Silver	
Gold	
Checks	

Hale & Yerxa draw the following Sight Draft\* on W. K. Lamont of Portland Me., for amount of bill Sept. 5, 1903.

 1850 Washington St.	<b>S</b> 226 <u>61</u> <b>100</b>	Boston, Mass., Sept. 18, 1903. At sight pay to the order of <u>Globe National Bank</u> <u>Two Hundred twenty-six and <math>\frac{61}{100}</math> Dollars</u> <b>VALUE RECEIVED AND CHARGE TO ACCOUNT OF</b> To <u>W. K. Lamont</u> <u>Portland, Maine</u> { <u>Hale &amp; Yerxa</u>
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To the Teacher.—Pupils should be shown how to receipt bills. The most common way is here given. Paid Date. Hale & Yerxa P. A. "P. A." means the Pupil Assistant. Pupils are to use only their own initials and never the letters "P. A." as they are only general characters referring to all pupils. \*This Draft is given a "Blank Indorsement" by Hale & Yerxa before it is received at the bank for collection.

See Indorsement (3), page 34.



1859 Washington Street,  
Boston, Mass.

STAMP

1893 Main St.

G. E. Janer & Co.,

Bangor,

Maine.

STAMP

For letter.

See page

27

Hale & Yerxa,

1859 Washington St.,

Boston,

Mass.

STAMP

Mr. & Mrs. William True,

1841 Spruce Avenue,

Dallas,

Texas.

For letter

on page

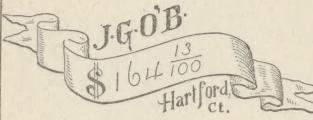
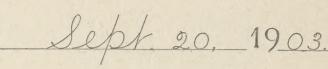
24

To the Teacher.— Ample drill should be given the class from these models. Plain paper cut to the right size will be found best. See that written matter on the envelope is well balanced.

**BUSINESS FORMS**  
Notes,— Negotiable and Non-negotiable

37

On Sept. 20, 1903 Mr. J. C. O'Brien of Hartford, Ct., personally purchases the Bill of Goods as shown in the Sales Book, page 29, with the understanding that Hale & Yerxa will wait a reasonable time for payment. Upon being given his Bill he immediately writes the following Demand Note.

 	<p>Hartford, Ct., <u>Sept. 20, 1903.</u></p> <p>On demand I promise to pay</p> <p><u>Hale &amp; Yerxa</u></p> <p><u>One Hundred Sixty-four and <math>\frac{13}{100}</math> Dollars</u></p> <p>Value received <u>J. C. O'Brien</u></p>
---	---

Aug. 12, 1903 Hale & Yerxa receive an Invoice from C. E. Quincy & Co., N. Y. Amt, \$4100. Terms—90-day Note without Interest. (Write a Note in favor of Quincy & Co., in blank below from these data.)

  1859 Washington St.	<p><u>Boston, Mass. 19</u></p> <p>after date promise to pay</p> <p>or order</p> <p><u>Dollars</u></p> <p><u>Interest</u> <u>Value received</u></p> <p>Payable at Globe National Bank</p>
---	--

In the mail this morning, Aug. 17, 1903, Hale & Yerxa receive an Invoice from J. J. Venner & Son, Chicago, Ill. Amt. \$1997. Terms—Note 6 mos., interest at 6%. (From the above write a Note for Venner & Son in blank below.)

  1859 Washington St.	<p><u>Boston, Mass. 19</u></p> <p>after date promise to pay</p> <p>or order</p> <p><u>Dollars</u></p> <p><u>Interest</u> <u>Value received</u></p> <p>Payable at Globe National Bank</p>
---	--

To the Teacher.—Pupils should be well drilled on all terms pertaining to Notes as found on the cover pages. The correct wording and arrangement for the two blank Notes above, will also be found there.

## BUSINESS FORMS

## Receipts

Hale & Yerxa have too little room on their premises to keep all the goods they have purchased and so they store some of them elsewhere.

Aug. 21, 1903 they send to the storehouse, 12 hds., N. O. Molasses and 300 bbls., XXX Flour. Below is the Receipt given them.

(1) Receipt for Goods Stored.

## ATLAS STORAGE COMPANY

20-22 Atlantic Avenue

Boston, Mass.,

August 21, 1903.

Hale &amp; Yerxa

You are hereby advised that the following Merchandise has this day been received on your account for STORAGE, viz:-

Marks &amp; Nos.

NO 72  
XXX73

12 hhd. N. O. Molasses

300 bbls. X X X Flour

ATLAS STORAGE CO. By

Herbert Landers

Sept. 1, 1903 the landlord, N. M. Ransom calls at the store of Hale & Yerxa for one month's rent at \$4800 annually.

(Write a receipt in blank below for the landlord to sign when you give him the money)

(2) Blank Receipt for Rent.



19

Dollars

For Rent of \_\_\_\_\_ for \_\_\_\_\_ month ending 19\_\_\_\_\_

\$ \_\_\_\_\_

Sept. 23, 1903, Mr. M. D. Lewis enters the store of Hale & Yerxa and gives the bookkeeper \$50 on account.  
(Write a Receipt for this transaction)

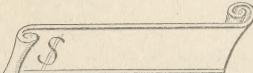
(3) Blank Receipt for Money on Account.



Boston, Mass.,

19

Dollars



To the Teacher:—When goods are placed in storage they have special "marks and numbers" put on them for reference. In this case the Molasses and Flour were marked thus, "N. O. 72" and "XXX 73". On the cover page under "Receipts" will be found the wording and arrangement for forms (2) and (3).

(1) Demand Note. Non-Negotiable.  
(See page 37.)

\$164.13 Hartford, Ct., Sept. 20, 1903

On demand I promise to pay

Hale & Yerxa

One Hundred Sixty-four and  $\frac{13}{100}$  Dollars

value received J. G. O'Brien

(2) Time Note. Negotiable.

\$4100.00 Boston, Mass., Aug. 12, 1903

Ninety days after date we promise to pay

C. E. Quincy & Co. or order

Forty-one Hundred Dollars

Value received

Hale & Yerxa

(3) Interest bearing Note.

\$1997.00 Boston, Mass., Aug. 17, 1903

Six months after date we promise to pay

J. G. Venner & Son or order

Nineteen Hundred Ninety-seven Dollars

Interest 6% Value received

Hale & Yerxa

In Note (1) J. G. O'Brien is the **Maker** of the note, because he gives it, and Hale & Yerxa are the **Payee**, because they are to receive the money.

An **Indorsement** is (1) a signature on the back of a negotiable paper, or (2) the record of partial payment on the back of a Note. (See pages 34 and 38.)

A **Receipt** is a written acknowledgment of the payment of money, goods, labor, etc. (See page 40.)

(1) Receipt for Goods Stored.

ATLAS STORAGE COMPANY

20-22 Atlantic Avenue

Boston, Mass., Aug. 21, 1903

Hale & Yerxa

You are hereby advised that the following Merchandise has this day been received on your account for Storage, viz :

12 hhd. N. O. Molasses

300 bbls. XXX Flour

Atlas Storage Co., by Herbert Landers

(2) Receipt for Rent.

Boston, Sept. 1, 1903

Received from Hale & Yerxa

Four Hundred Dollars

Rent of Store for one month ending Aug. 31, '03

\$400 N. M. Ransom

(3) Receipt for Money on Account.

Boston, Mass., Sept. 25, 1903

Received of M. D. Lewis

Fifty Dollars

on account

\$50.00 Hale & Yerxa P. A.

**Drafts.**—Drafts are written orders in which one party directs another to pay a certain sum of money at a specified time to the order of a third party or to the bearer. (See pages 35, 39, and below.)

A **Sight Draft** is one payable when presented to the drawee.

A **Time Draft** is one payable at specified time after sight or after date.

The **Drawer** is the maker of the draft.

The **Drawee** is the one ordered to pay the draft.

The **Payee** is the one to whom the draft is made payable.

In the Draft at the bottom of this page Jas. Cotman & Co. are the Drawers, the Richmond National Bank the Payee, and Hale & Yerxa the Drawee.

An ordinary check and a sight draft are much alike.

(1) Time Draft.

\$133.00 Boston, Mass., Sept. 1, 1903

Ten days after sight pay to the

order of Globe National Bank

One Hundred Thirty-three Dollars

Value received and charge to account of

To H. A. Dunn & Co. | Hale & Yerxa  
Hartford, Ct.

(2) Sight Draft.

\$606.13 Boston, Mass., Aug. 20, 1903

At Sight pay to the

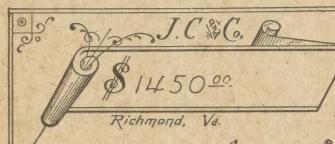
order of Globe National Bank

Six Hundred Six and  $\frac{13}{100}$  Dollars

Value received and charge to account of

To W. S. Thomson, | Hale & Yerxa  
Providence, R.I.

(1) Time Draft



Richmond, Va.,

Aug. 12, 1903.

Ninety days after sight pay to the  
order of Richmond National Bank  
Fourteen hundred and fifty Dollars.

VALUE RECEIVED AND CHARGE TO ACCOUNT OF

To Hale & Yerxa,  
Boston, Mass.

{ James Cotman & Co.

**TO THE PUPIL.**—Preserve this Book when completed, not only as a reminder of your school-days, but also on account of the value of its social and business forms, to which you will probably need to make frequent reference in the future.

[Copyright 1903, by W. A. Whitehouse. Patent Applied For.]

MORSE'S  
SYSTEM OF PRACTICAL LETTERS.  
AND THE  
NATURAL MOVEMENT EXERCISES

A handwriting guide featuring ten rows of cursive letters. Each row consists of a large, shaded letter on the left followed by a series of smaller, dashed letters for tracing. The letters are arranged in two columns: the first five rows show 'L' (left slant), 'D', 'G', 'J', and 'M'; the last five rows show 'P', 'S', 'V', and 'Y'. The letters are written in a fluid, continuous stroke.

A handwriting practice sheet featuring cursive letters and numbers. The letters are arranged in rows: the first row contains 'L' repeated five times; the second row contains 'R' followed by 'm'; the third row contains 'L' followed by 'q'; the fourth row contains 'L' followed by 't'; and the fifth row contains 'L' followed by 'w'. Below these rows, there is a row of numbers starting with '1' and ending with '9', followed by a question mark '?' and a dollar sign '\$'.

